

Amendment to the Abstract:

Please replace the abstract on page 40 as follows:

A system and method for enabling a user, over a computer and communications network, to allocate a portion of proceeds of a transaction to a beneficiary by selecting a provider acceptable to a user, determining an arrangement on the fly based on user defined prioritized parameters, and allocating a determined portion of the proceeds to an information server, the provider, and the beneficiary, using a payment entity. The user may quickly and efficiently expand a search for providers of a specified good, service, and/or information, while maintaining a desired link to the beneficiary, such as a particular geographic community, a community of interest, or a user-preferred class of providers. Thus, a user may conduct an on-the-fly targeted search for a specified search object from providers associated with a similarly specified beneficiary group resulting in an allocation of proceeds to the beneficiary.